

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN**

In re:

RAYMOND C SCHEPANSKY

Debtor

Case No: 07-43148-MBM

CHAPTER 13

Judge: MARCI B. MCIVOR

**TRUSTEE'S NOTICE OF EFFECT OF ADJUSTMENT  
IN PERIODIC PAYMENT ON SECURED CLAIM**

The Standing Chapter 13 Trustee, David Wm. Ruskin, pursuant to E.D. Mich. L.B.R. 3001-2, hereby files this Notice of Effect of Adjustment in Periodic Payment on Secured Claim.

The Secured Debt that is the subject of the Payment Change is paid directly by the debtor and not by the Trustee. Therefore, this Payment Change has no effect on the Plan funding.

**NOTICE TO DEBTOR**

You are encouraged to contact your attorney to perform a complete review of your case to determine the full status of your case and what must be done in order for you to successfully complete your Chapter 13 Plan and obtain a Discharge. There may be alternatives other than increasing the amount of your Plan payment that would still allow your case to complete timely.

If this Notice of Effect of Adjustment in Periodic Payment on Secured Claim indicates that the Plan will no longer be adequately funded, pursuant to Local Bankruptcy Rule 3001-2(d), you must file a Plan Modification within 21 days of service of this Notice to assure adequate funding of the Plan. *E.D. Mich. LBR 2001-2.*

This Notice of Effect of Adjustment in Periodic Payment on Secured Claim has **NOT** been audited and has been produced without a complete review of the Case file or the Debtor's payment records. Making all future payments at the amount set forth above **DOES NOT** guarantee that Debtor will receive a discharge at the end of the term of Debtor's confirmed Chapter 13 Plan (as modified, if at all). Other issues may adversely impact the completion of this Plan, including any delinquency in plan payments existing as of the date of this Notice, any future delinquencies in plan payments, failure to remit any required Income Tax Refunds, and claims filed for amounts greater than scheduled.

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE-DETROIT  
David Wm. Ruskin, Chapter 13 Standing Trustee

Dated: March 14, 2011

/s/ David Wm. Ruskin

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DAVID WM. RUSKIN (P26803)  
LISA K. MULLEN (P55478)  
THOMAS D. DECARLO (P65330)  
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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

In re:

RAYMOND C SCHEPANSKY

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Case No: 07-43148-MBM  
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**CERTIFICATE OF SERVICE OF TRUSTEE'S NOTICE OF EFFECT OF ADJUSTMENT  
IN PERIODIC PAYMENT ON SECURED CLAIM**

I hereby certify that on March 14, 2011, I electronically filed the Trustee's Notice of Effect of Adjustment in Periodic Payment on Secured Claim with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

Marrs & Terry PLLC  
6553 Jackson Rd  
Ann Arbor, MI 48103

The following parties were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed

Raymond C Schepansky  
14254 Princeton Dr  
Plymouth, MI 48170

/s/ Gabrielle Zoldos

Gabrielle Zoldos  
For the Office of the Chapter 13 Standing Trustee-Detroit  
1100 Travelers Tower  
26555 Evergreen Road  
Southfield, MI 48076-4251  
(248) 352-7755